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Secretary Jennifer Johnson
Board of Governors of the Federal Reserve System
20th Street and Constitution Avenue NW
Washington, DC 20551

Dear Secretary Johnson-

One of the biggest challenges that a business owner faces is how to keep costs down while still making a profit. In the past, I have had to shop around to find card processing companies with lower fees, which is a waste of my time and energy. If the proposed reform is put in place, banks and credit card companies will not be able to abruptly raise fees, and that is exactly how it should be.

Keeping things running smoothly in my business requires a great deal of my energy, and I cannot waste time trying to negotiate with banks when there is a job to be done. Because I deal with large corporations, families, and schools, it is necessary that I get the job done right and provide a perfected product to them so that I continue to receive repeat business. I have always accepted debit cards, and this convenience to my customers is a huge part of my business that I could not eliminate.

Keeping the reform intact is imperative to small business owners. I appreciate that the Federal Reserve recognizes the importance of regulating swipe fees. Banks can dispute it all they want, but the truth is, the Federal Reserve has set the limit for fair business practices in the United States. It is about time that small businesses are given a break. Because literally every penny counts for us entrepreneurs, I ask that you continue to support implementation of the debit card swipe fee regulations.

Thank you for your service,



Melinda Todd